



DISTRICT COURT OF MARYLAND FOR

Howard County

LOCATED AT (COURT ADDRESS)

3451 Courthouse Drive
Ellicott City, MD 21043

CASE NO.

CV D-101-CV-21-010969

PARTIES

Plaintiff

Joseph Oriseloka Onumonu
4803 Circling Hunter Drive, Apt 104
Columbia, MD 21045-

VS.

Defendant(s)

1.

Registered Agent for Capital One Bank
Commerce Trust Company
2711 Greenway Road, Suite 400
Wilmington, DE 19801Capital One Bank
1685 Capital One Drive
McLean, VA 22102

Serve by:

- ☒ Certified
Mail
☐ Private
Process
☐ Constable
☐ Sheriff

2.

Registered Agent for Equifax Information Services LLC
Equifax Service Company
2 Sun Court, Suite 400
Peachtree, GA 30092Equifax Information Services LLC
1350 Peachtree Street, NW, 14th
Atlanta, GA 30309-2402

Serve by:

- ☒ Certified
Mail
☐ Private
Process
☐ Constable
☐ Sheriff

3.

Registered Agent for TransUnion Corporation
Commerce Trust Company
251 Little Falls Drive
Wilmington, DE 19808TransUnion
155 West Adams Street, 4th Floor
Chicago, IL 60661-3614

Serve by:

- ☒ Certified
Mail
☐ Private
Process
☐ Constable
☐ Sheriff

4.

Registered Agent for Experian Information Solutions Inc
475 Aston Blvd
Costa Mesa, CA 92626Experian Information Solutions Inc
701 Experian Parkway
Allen, TX 75013

Serve by:

- ☒ Certified
Mail
☐ Private
Process
☐ Constable
☐ Sheriff

ATTORNEYS

For Plaintiff - Name, Address, Telephone Number & Code

Joseph O Onumonu
4803 Circling Hunter Drive, Apt 104
Columbia, MD 21045COMPLAINT/APPLICATION AND AFFIDAVIT
IN SUPPORT OF JUDGMENT☐ \$5,000 or under ☒ over \$5,000Clerk: Please docket this case in an action of ☒ contract ☐ tort ☐ replevin
☐ detinue ☐ bad faith insurance claim ☐ consumer debt (original creditor)

The particulars of this case are:

Joseph Oriseloka Onumonu is a resident of Howard County in State of Maryland since the year 2006. I am the owner of Olinka Corporation Inc doing business as Olinka Tax Services. I have open a Capital One Bank Credit Card in December of 2018. Capital One Bank told me that they do report the credit card balance amount, monthly billed amount and payment amounts to the Credit Bureau: Equifax, Experian and Transunion.

When I pulled my Credit Report and find out that Capital One Bank report my Credit card information to the Credit Bureau leaving part of the Credit Card information that will benefit me the most out which is the Credit Card payment history. I called Capital One Bank on this issue and I was told that Capital One Bank do report my Credit card activities monthly to the Credit Bureau. The document D1 is my Credit card payment history report from Capital One Bank and D2 is my Credit Report. I called the three Credit Bureau and asked them why is Capital One Bank not reporting complete information of my Credit card activities to them. Also, I send a letter to the three Credit Bureau with a printed report of my Capital One Bank credit card activities to correct the missing information and no action was taken by any of them. From telephone conversations with the Credit Bureau, I understood that they know what Capital One Bank was doing with my Credit card monthly activities report. And the FACT that any of the Credit Bureau did not replied my letter of inquiry to them proved that Equifax, Transunion and Experian are in agreement with Capital One Bank in the way my Credit card activities are reported to them. None of the three Credit Bureau did notified Capital One Bank that my Credit Card payments are missing from the my Monthly Credit card activities to them.

Capital One Bank choose not report my Credit card payment history because they know its benefits to me and to show the proof D3 and D4. Please, take at my Credit Report and see how many Mortgage and Credit Company that denied Credit Applications because of the way Capital One Bank reported my Credit card activities to the Credit Bureau that affected my Credit Scores causing me not to be qualified for Mortgage or Credit Cards Application. This resulted in me still leaving at my Apartment with monthly rent of \$1,535.00 which is less than Monthly Mortgage payment of Townhouse that I was applying for. The damage done by Capital One Bank on my Credit Report history is too Great for me to determine the damage cost. I am asking the Court for compensation of \$10,000.00 for the damage done by Capital One Bank to me.

(See Continuation Sheet)

☒ I am interested in trying to resolve this dispute through mediation/ADR. (You will be contacted about ADR services after the defendant is served.)The plaintiff claims \$ 10,000.00, plus interest of \$ _____, interest at the ☐ legal rate ☐ contractual rate calculated at _____ %, from _____ to _____ (_____ days x \$ _____ per day) and attorney's fees of \$ _____ plus court costs.

- ☐ Return of the property valued at \$ _____ and damages of \$ _____ for its detention in an action of replevin.
☐ Return of the property, or its value, \$ _____ and damages of \$ _____ for its detention in action of detinue.
☐ Other: _____ and demands judgment for relief.

Signature of Plaintiff/Attorney/Attorney Code

Attorney Number

Printed Name: Joseph O Onumonu
Address: 4803 Circling Hunter Drive, Apt 104
Columbia, MD 21045

Telephone Number: 301-346-0321

Fax: 240-667-4761

E-mail: josephonumonu@gmail.com

MILITARY SERVICE AFFIDAVIT

☒ Defendant(s) N/A is/are in the military service.☐ Verified through DOD at:
<http://scra.dmdc.osd.mil/>☒ No defendant is in the military service. The facts supporting this statement are: N/A

Specific facts must be given for the Court to conclude that each Defendant who is a natural person is not in the military.

☐ I am unable to determine whether or not any defendant is in military service.

I hereby declare or affirm under the penalties of perjury that the facts and matters set forth in this Affidavit are true and correct to the best of my knowledge, information, and belief.

9/28/2021

Date

Signature of Affiant

APPLICATION AND AFFIDAVIT IN SUPPORT OF JUDGMENT (See Plaintiff Notice on Back Page)

The attached documents contain sufficient detail as to liability and damage to notify the defendant clearly of the claim against the defendant, including the amount of any interest claimed.

☐ Properly authenticated copy of any note, security agreement upon which claim is based ☐ Itemized statement of account ☐ Interest worksheet ☐ Vouchers ☐ Check ☒ Other written document ☒ Proof of Payments ☐ Verified itemized repair bill or estimateI HEREBY CERTIFY: That I am the ☒ plaintiff ☐ Joseph O Onumonu of the plaintiff herein and am competent to testify to the matters stated in this complaint, which are made on my personal knowledge; that there is justly due and owing by the defendant to the plaintiff the sum set forth in the complaint.

I solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of this document are true.

9/28/2021

Date

Signature of Affiant

Capital One

<https://myaccounts.capitalone.com/Card/hqT8trfQM4XQWAK2cP8...>

Capital One

Past Payments

Account Ending in ...8513

DATE	DESCRIPTION	CATEGORY	CARD	AMOUNT
Sep 17	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$206.17
Aug 26	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$250.74
Aug 19	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$96.94
Jul 15	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$67.71
Jun 21	Payment from Capital One Bank Teller	Payment	Joseph O. [REDACTED]	-\$151.88
May 13	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$133.76
Apr 15	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$70.00
Mar 31	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$2.33
Mar 16	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$344.75
Feb 17	Payment from Bill Pay	Payment	Joseph O.	-\$150.00

Capital One

<https://myaccounts.capitalone.com/Card/hqT8trfQM4XQWAK2cP8...>

Service				
Jan 19	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$238.83
Oct 16	Payment from Capital One Bank Teller	Payment	Joseph O. [REDACTED]	-\$1,065.84
Sep 18	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$107.49
Aug 14	Payment from Bill Pay Service	Payment	Joseph O. [REDACTED]	-\$200.95

2021 SEP 29 11:33
10th DIST HOLLAND CO



CREDIT PLUS^{INC}

Potential Score Improvement

File#: [REDACTED]
Date: 2/16/2021
Company: APEX MORTGAGE LLC






Applicant: JOSEPH O ONUMONU

	Experian	TransUnion	Equifax
Bureau Scores	610	626	560
Potential Score Improvement	+23 <small>more</small>	+19 <small>more</small>	+27 <small>more</small>

Credit AssureTM

Credit AssureTM looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

CREDIT ASSURE BENEFITS:

-  Alerts you to opportunities you might have overlooked
-  Helps you approve more applicants
-  Helps you make better offers and close more loans

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert[®] products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

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2021 SEP 28 7:11:33
10th Dist. Information

28-1



CREDIT PLUS^{INC}

31550 WINTERPLACE PKWY, SALISBURY, MD 21804

Phone: (800) 258-3488

Fax: (800) 258-3287

Add Product

MERGED INFILE CREDIT REPORT

SEND TO: APEX MORTGAGE LLC

CUST. #

8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD 21045

REQUESTED BY: JOSEPH ONUMONU

DATE: 2/18/2021

FILE #:

REF. #:

REPOSITORIES: XP/TU/EF

PRICE: \$18.55

APPLICANT INFORMATION

APPLICANT: ONUMONU, JOSEPH O

11/22/1959

CURRENT ADDRESS: 4803 CIRCLING HUNTER DIVE, APT 104, COLUMBIA, MD 21045

LENGTH: 5 years

SCORE MODELS

APPLICANT

560 EQUIFAX/FICO CLASSIC V5 FACTA

RANGE: 334-818

JOSEPH O ONUMONU -

00038 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00313 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
00034 AMOUNT OWED ON DELINQUENT ACCOUNTS
FA NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

628 TRANSUNION/FICO CLASSIC (04)

RANGE: 309-839

JOSEPH ORISELOKA ONUMONU -

038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
018 NUMBER OF ACCOUNTS WITH DELINQUENCY
010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
FA INQUIRIES IMPACTED THE CREDIT SCORE

610 EXPERIAN/FAIR, ISAAC (VER. 2)

RANGE: 300-850

JOSEPH O ONUMONU -

38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 NUMBER OF ACCOUNTS WITH DELINQUENCY
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
08 TOO MANY INQUIRIES LAST 12 MONTHS

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER;
M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The requester has agreed to indemnify and hold reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and comply with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FIMA, FRMC, FIA, VA and the Farmers Home Administration.

SEND TO: APEX MORTGAGE LLC
CUST. # [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21045

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/18/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF
PRICE: \$19.55

Request New
TradeLine

CREDIT

Hide Trended
Data

001

ECOA/WKDSG	ACCT TYPE	REPORTED	HIGHEST	PAYMENT	30	60	90+	
B / B	INST	01/21	\$4000	\$72	0	0	0	R1
SOURCE	TERM	OPENED	BALANCE	PAST DUE				
XP/TU/EF	60	10/20	\$3868	\$0				
SECURED; FIXED RATE								
Trended	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20
Scheduled (\$)	72	72	72	-	-	-	-	-
Actual (\$)	72	-	-	-	-	-	-	-
Balance (\$)	3949	4000	4000	-	-	-	-	-

002

ECOA/WKDSG	ACCT TYPE	REPORTED	HIGHEST	PAYMENT	30	60	90+	
B / B	REV	01/21	\$4000	\$25	0	0	0	R1
SOURCE	TERM	OPENED	BALANCE	PAST DUE				
XP/TU/EF	MIN	04/18	\$1400	\$0				
Trended	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20
Scheduled (\$)	25	0	0	29	35	47	50	56
Actual (\$)	59	-	1423	259	350	628	338	346
Balance (\$)	854	236	0	1423	1659	1780	2378	2540
Trended	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19
Scheduled (\$)	41	32	34	38	25	25	38	27
Actual (\$)	200	300	300	500	450	150	350	350
Balance (\$)	3084	2407	1636	1880	1526	1047	1180	1444

003

ECOA/WKDSG	ACCT TYPE	REPORTED	HIGHEST	PAYMENT	30	60	90+	
B / B	REV	01/21	\$1250	\$25	0	0	0	R1
SOURCE	TERM	OPENED	BALANCE	PAST DUE				
XP/TU/EF	MIN	12/18	\$474	\$0				
Trended	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20
Scheduled (\$)	25	0	2	25	25	25	25	25
Actual (\$)	-	-	-	-	-	-	-	-
Balance (\$)	76	0	2	220	323	453	328	447
Trended	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19
Scheduled (\$)	25	25	25	25	25	25	25	25
Actual (\$)	-	-	-	-	-	-	-	-
Balance (\$)	580	529	816	477	318	349	143	180

004

ECOA/WKDSG	ACCT TYPE	REPORTED	HIGHEST	PAYMENT	30	60	90+	
B / B	REV	02/21	\$2000	\$43				R5
SOURCE	TERM	OPENED	BALANCE	PAST DUE				
					9/20	10/20	2/21	

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER;
M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21604 (P) (800) 258-3488 (F) (800) 258-3287

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SEND TO: APEX MORTGAGE LLC
CUST. [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21046

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/16/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF

PRICE: \$19.55

Request New Trade Line CREDIT Hide Trended Data

XP/TU/EF MIN 03/20 \$251 \$173 status 1/21 11 02/21 06/20
12/20 14/20
ACCOUNT CLOSED AT CONSUMER'S REQUEST
Trended 01/21 12/20 11/20 10/20 09/20 08/20 07/20 06/20 05/20 04/20 03/20 02/20
Scheduled (\$) 42 41 40 25 12 12 12 15 15 - - -
Actual (\$) - - - - - - 445 150 125 - - -
Balance (\$) 216 173 130 90 49 24 12 452 518 - - -

88-005-222

ECOA/WHOSE B/B CAP ONE ACCT TYPE REV 09/16 HIG CREDIT \$5500 PAYMENT 30 60 90+ R1
SOURCE [REDACTED] TERM OPENED BALANCE PAST DUE 0 0 0
XP/TU/EF - 10/15 \$0 \$0 11 - 11/15

ACCOUNT CLOSED AT CONSUMER'S REQUEST AND DISPUTE INVESTIGATION COMPLETED - CONSUMER; DISPUTE RESOLVED;
CONSUMER DISAGREES ACCOUNT CLOSED BY CONSUMER; CONSUMER DISPUTES AFTER RESOLUTION

88-006-222

ECOA/WHOSE B/B CAPITAL ONE BANK ACCT TYPE REV 08/14 HIG CREDIT \$300 PAYMENT 30 60 90+ R1
SOURCE [REDACTED] TERM OPENED BALANCE PAST DUE 0 0 0
XP/TU/EF - 09/11 \$0 \$0 36 - 06/14

ACCOUNT CLOSED AT CONSUMER'S REQUEST

88-007-222

ECOA/WHOSE B/B CHILD SUPP ACCT TYPE INST 08/19 HIG CREDIT \$0 PAYMENT 30 60 90+ R1
SOURCE 1600 [REDACTED] TERM OPENED BALANCE PAST DUE 0 0 0
EF - 05/08 \$0 \$0 94 09/18 09/18

CHILD/FAMILY SUPPORT OBLIGATION; ACCOUNT CLOSED BY CREDIT GRANTOR

Trended 07/19 08/19 05/19 04/19 03/19 02/19 01/19 12/18 11/18 10/18 09/18 08/18
Scheduled (\$) 553 553 673 673 673 673 - - - - -
Actual (\$) 553 666 673 673 673 1346 - - - - -
Balance (\$) 553 653 666 786 906 1026 - - - - -

88-008-222

ECOA/WHOSE B/B CREDIT ONE BANK ACCT TYPE REV 10/20 HIG CREDIT \$900 PAYMENT 30 60 90+ R4
SOURCE 44 [REDACTED] TERM OPENED BALANCE PAST DUE 7/20 8/20 10/20 (See status) 9/20 22 10/20 04/20
XP/TU/EF - 11/18 \$0 \$0

ACCOUNT CLOSED BY CONSUMER

Trended 09/20 08/20 07/20 06/20 05/20 04/20 03/20 02/20 01/20 12/19 11/19 10/19
Scheduled (\$) 30 23 11 5 4 30 27 25 25 25 25
Actual (\$) 0 0 0 0 0 733 278 100 153 100 56 100
Balance (\$) 86 46 22 10 4 206 530 349 291 222 256 306
09/19 08/19 07/19 06/19 05/19 04/19 03/19 02/19 01/19 12/18 11/18 10/18
Scheduled (\$) 25 25 25 25 25 25 25 25 25 25 25 25

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M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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SEND TO: APEX MORTGAGE LLC
CUST. # [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21045

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/18/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF

PRICE: \$19.55

Request New
Tradeline

CREDIT

Hide Trended
Data

	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Actual (\$)	313	90	0	150	200	275	325	150	200	0	-	-
Balance (\$)	399	320	375	134	234	426	148	151	123	243	-	-

2009-2022

ECOA/WHOSE	ACCT TYPE	REPORTED	IN CREDIT	PAYMENT	30	60	90+					
B/B	REV	11/14	\$700	\$0	0	0	0				R1	
SOURCE	TERM	OPENED	BALANCE	PAST DUE						MO REV	LAST LATE	DIA
XP/TU/EF	-	09/11	\$0	\$0						38	-/-	06/14

ACCOUNT CLOSED BY CONSUMER

2010-2022

ECOA/WHOSE	ACCT TYPE	REPORTED	IN CREDIT	PAYMENT	30	60	90+					
B/B	REV	09/14	\$500	\$0	0	0	0				R1	
SOURCE	TERM	OPENED	BALANCE	PAST DUE						MO REV	LAST LATE	DIA
XP/TU/EF	-	03/13	\$0	\$0						18	-/-	06/14

ACCOUNT CLOSED BY CONSUMER

2011-2022

ECOA/WHOSE	ACCT TYPE	REPORTED	IN CREDIT	PAYMENT	30	60	90+					
B/B	REV	08/17	\$1000	\$0	0	0	0				R1	
SOURCE	TERM	OPENED	BALANCE	PAST DUE						MO REV	LAST LATE	DIA
XP/EF	-	06/14	\$0	\$0						27	-/-	04/15

2012-2022

ECOA/WHOSE	ACCT TYPE	REPORTED	IN CREDIT	PAYMENT	30	60	90+					
B/B	REV	04/18	\$1000	\$0	0	0	0				R1	
SOURCE	TERM	OPENED	BALANCE	PAST DUE						MO REV	LAST LATE	DIA
XP/TU/EF	-	05/14	\$0	\$0						46	-/-	05/15

ACCOUNT CLOSED BY CREDIT GRANTOR; ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

2013-2022

ECOA/WHOSE	ACCT TYPE	REPORTED	IN CREDIT	PAYMENT	30	60	90+					
B/B	REV	04/19	\$16000	\$0	0	0	0				R1	
SOURCE	TERM	OPENED	BALANCE	PAST DUE						MO REV	LAST LATE	DIA
XP/TU/EF	-	04/15	\$0	\$0						48	-/-	07/16

ACCOUNT CLOSED BY CREDIT GRANTOR

2014-2022

ECOA/WHOSE	ACCT TYPE	REPORTED	IN CREDIT	PAYMENT	30	60	90+					
B/B	REV	01/21	\$500	\$0	0	0	0				R1	
SOURCE	TERM	OPENED	BALANCE	PAST DUE						MO REV	LAST LATE	DIA
XP/TU/EF	-	01/16	\$0	\$0						60	-/-	01/16

ACCOUNT CLOSED BY CONSUMER

2015-2022

ECOA/WHOSE	ACCT TYPE	REPORTED	IN CREDIT	PAYMENT	30	60	90+					
B/B	REV	11/18	\$10500	\$0	0	0	0				R1	
SOURCE	TERM	OPENED	BALANCE	PAST DUE						MO REV	LAST LATE	DIA
XP/TU/EF	-	08/15	\$0	\$0						39	-/-	09/15

ACCOUNT CLOSED BY CREDIT GRANTOR

2016-2022

ECOA/WHOSE	ACCT TYPE	REPORTED	IN CREDIT	PAYMENT	30	60	90+					
B/B	AUTO	01/16	\$40000	\$0	0	0	0				R1	

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER;
M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (F) (800) 258-3488 (F) (800) 258-3287

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SEND TO: APEX MORTGAGE LLC
CUST. # [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21045

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/16/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF

PRICE: \$19.55

Request New Tradeline **CREDIT** **Hide Trended Data**

SOURCE	TERM	OPENED	BALANCE	PAST DUE	MO REV	LAST LATE	DIA
XP/TU/EF	072	08/15	\$0	\$0	7	-/-	01/16

01/17/2021

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	MO REV	LAST LATE	DIA
B / B	REV	08/17	\$1000	\$0	0	0	0		R1	
SOURCE	TERM <td>OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td></td>	OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td>	BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td>	PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
XP/TU/EF	-	08/16	\$0	\$0				14	-/-	08/16

ACCOUNT CLOSED BY CONSUMER

09/13/2021

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	MO REV	LAST LATE	DIA
B / B	REV	08/19	\$3500	\$0	0	0	0		R1	
SOURCE	TERM <td>OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td></td>	OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td>	BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td>	PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
XP/TU	-	08/14	\$0	\$0				60	-/-	09/15

ACCOUNT CLOSED BY CREDIT GRANTOR

01/06/2022

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	MO REV	LAST LATE	DIA
B / B	INST	04/15	\$10260	\$0	0	0	0		11	
SOURCE	TERM <td>OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td></td>	OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td>	BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td>	PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
XP/TU/EF	048	10/14	\$0	\$0				6	-/-	04/15

SECURED LOAN

01/02/2022

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	MO REV	LAST LATE	DIA
B / B	REV	08/19	\$3500	\$0	0	0	0		R1	
SOURCE	TERM <td>OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td></td>	OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td>	BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td>	PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
EF	-	08/14	\$0	\$0				59	-/-	09/15

ACCOUNT CLOSED BY CREDIT GRANTOR

COLLECTION ACCOUNTS

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	MO REV	LAST LATE	DIA
B / B	INST	02/21	\$0	-	0	0	0		19	
SOURCE	TERM <td>OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td></td>	OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td>	BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td>	PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
XP/TU/EF	001	04/20	\$95	\$95				3	-/-	-/-

UTILITY COMPANY

Trended	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20	02/20
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	95	95	95	-	-	-	-	-	-	-	-	-

01/02/2022

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	MO REV	LAST LATE	DIA
B / B	REV	01/21	\$1000	-		0	0			
SOURCE	TERM <td>OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td></td>	OPENED <td>BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td></td>	BALANCE <td>PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </td>	PAST DUE <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
XP/TU/EF	-	11/18	-	-	10/17			50	10/17	08/17

CHAPTER 7 BANKRUPTCY

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT PLUS: 31650 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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SEND TO: APEX MORTGAGE LLC
CUST. # [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21045

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/16/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF
PRICE: \$18.55

COLLECTION ACCOUNTS

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	
B / B [REDACTED] FCU	OPEN	03/18	\$5000	\$*	[REDACTED]	0	0	BANKRUPTCY
SOURCE XP/TU	TERM	OPENED	BALANCE	PAST DUE	10/17			
		09/16	-	-				
								MO REV LAST LATE DIA
								17 10/17 09/17

CHAPTER 7 BANKRUPTCY

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	
B / B NAVY FCU	REV	03/18	-	-	-	-	-	BANKRUPTCY
SOURCE XXXXXX [REDACTED]	TERM	OPENED	BALANCE	PAST DUE				
EF		03/16	-	-				
								MO REV LAST LATE DIA
								- - 09/17

BANKRUPTCY CHAPTER 7; ACCOUNT CLOSED BY CREDIT GRANTOR; BANKRUPTCY DISCHARGED

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	
B / B PENTAGON	INST	01/21	\$5000	-	-	-	-	BANKRUPTCY
SOURCE [REDACTED] 4	TERM	OPENED	BALANCE	PAST DUE				
XP/TU/EF		036 11/16	-	-				
								MO REV LAST LATE DIA
								- - 09/17

BANKRUPTCY CHAPTER 7; UNSECURED; BANKRUPTCY DISCHARGED

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	
B / B PENTAGON FCU	REV	01/21	\$5000	-	0	0	0	BANKRUPTCY
SOURCE [REDACTED]	TERM	OPENED	BALANCE	PAST DUE				
XP/TU/EF		11/16	-	-				
								MO REV LAST LATE DIA
								50 - 02/18

CHAPTER 7 BANKRUPTCY

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	
B / B TOWER FCU	REV	02/21	\$10000	-	[REDACTED]	[REDACTED]	0	BANKRUPTCY
SOURCE [REDACTED] 9	TERM	OPENED	BALANCE	PAST DUE	9/17	10/17		
XP/TU		06/14	-	-				
								MO REV LAST LATE DIA
								79 10/17 08/17

CHAPTER 7 BANKRUPTCY

ECOA / WHOSE	ACCT TYPE	REPORTED	HICREDIT	PAYMENT	30	60	90+	
B / B TOWER MC	REV	02/21	-	-	-	-	-	BANKRUPTCY
SOURCE [REDACTED] 5	TERM	OPENED	BALANCE	PAST DUE				
EF		06/14	-	-				
								MO REV LAST LATE DIA
								- - 09/17

BANKRUPTCY CHAPTER 7; BANKRUPTCY DISCHARGED

OTHER CREDIT HISTORY

*** NONE ***

INQUIRIES (LAST 120 DAYS)

*** NONE ***

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SEND TO: APEX MORTGAGE LLC
CUST. # [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21045

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/16/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF
PRICE: \$19.55

PUBLIC RECORDS

001

ECOA/WHOSE

B/B

SOURCE

XP/TU/EF

US BKPT CT MD BALTIMOR
Docket #: [REDACTED]

FILE DATE

11/17

AMOUNT

-

STATUS DATE

03/18

DISCHARGED

PLAINTIFF

-

ACTION TYPE

CHAPTER 7 BANKRUPTCY

***-DSP-03/18

TRADE SUMMARY

TYPE	COUNT	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	\$0	\$0	\$0	\$0
AUTO	1	\$0	\$0	\$0	\$0
EDUCATION	0	\$0	\$0	\$0	\$0
OTHER INSTALLMENT	5	\$3883	\$4000	\$72	\$95
OPEN	1	\$0	\$0	\$0	\$0
REVOLVING	21	\$1874	\$5250	\$50	\$0
OTHER	0	\$0	\$0	\$0	\$0
TOTAL	28	\$5857	\$9250	\$122	\$95

SECURED DEBT

\$3883

OLDEST TRADELINE

05/08

UNSECURED DEBT

\$2230

REVOLVING CREDIT UTILIZATION

36%

TOTAL DEBT/HIGH CREDIT

83%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	5	INQUIRIES:	0
COLLECTIONS:	1	60 DAYS:	3	MOST RECENT LATE:	undetermined
BANKRUPTCY:	7	90 DAYS:	3	DISPUTES:	1
PUBLIC RECORDS:	1	OTHER:	1		

EQUIFAX FRAUD IDENTITY SCAN ALERT

APPLICANT

3 - ***FRAUD IDENTITY SCAN ALERT***

ONUMONU, JOSEPH O

* SSN ISSUED IN 1981, STATE: CT.

* 1 - INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT

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SEND TO: APEX MORTGAGE LLC
CUST. [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21045

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/16/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF
PRICE: \$19.55

ALERT

APPLICANT

1 - OFAC: CLEAR

JOSEPH O ONUMONU YOB: 1939
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

MISCELLANEOUS INFORMATION

- Instant View Password: AV-50A15B
- To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 60415749 and password AV-50A15B to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 02/16/21

Name	SSN	DOB
JOSEPH O ONUMONU	[REDACTED]	11/22/59
ONUMONU JOSEPH	[REDACTED]	N/A
N/A	[REDACTED]	N/A

Address	Time Frame
4803 CIRCLING HUNTER DR, COLUMBIA, MD 21045-2149	12/20
PO BOX 1221, COLUMBIA, MD 21044-0221	01/11 - 12/16
7510 MONARCH MILLS WAY APT 403, COLUMBIA, MD 21046-3265	07/15 - 11/16

Employer	Address	Occupation	Reported
OLINKS CORPORATION	8470 ANNAPOLIS RD S118, LANHAM MD		05/14

2 TRANSUNION - PULLED ON: 02/16/21 - INFILE DATE: 10/01/81

Name	SSN	DOB
JOSEPH ORISELOKA ONUMONU	[REDACTED]	N/A
N/A	[REDACTED]	11/22/59
N/A	[REDACTED]	N/A

Address	Time Frame
4803 CIRCLING HUNTER DR #104, COLUMBIA, MD 21045-5522	12/16*
7510 MONARCH MILLS WY #403, COLUMBIA, MD 21046-3265	11/15
4801 TEAL WING CT #104, COLUMBIA, MD 21045-5504	05/13
GREENBELT, MD	09/06

Employer	Address	Occupation	Reported
OLINKS CORP	-	ACCOUNTANT	04/07
CARTERET MORTGAGE CORP	-	LOAN CONSULTANT	+

3 EQUIFAX - PULLED ON: 02/16/21 - INFILE DATE: 08/17/84

Name	SSN	DOB
JOSEPH O ONUMONU	[REDACTED]	11/22/59
N/A	[REDACTED]	N/A

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M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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D2-9

SEND TO: APEX MORTGAGE LLC
CUST. # [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21045

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/16/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF
PRICE: \$19.55

SOURCE OF INFORMATION

Address
4803 CIRCLING HUNTER DR APT 104, COLUMBIA, MD 21045
PO BOX 1221, COLUMBIA, MD 21044
13912 CASTLE BLVD APT 203, SILVER SPRING, MD 20904

Time Frame
12/16 - 02/21*
10/11 - 02/21
05/18

Employer
CLINKS CORP

Address

Occupation
SENIOR ACCOUNTANT

Reported
-/-

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
1ST NTL BK OF MARIN CARD	POB 98872, LAS VEGAS, NV 89193	702-269-1000
1STNATBK	-	888-224-8125
CAP ONE	PO BOX 31293, SALT LAKE CITY, UT 84131	800-895-6950
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-955-7070
CAPITAL ONE	PO BOX 85520, RICHMOND VA 23285	800-955-7070
CAPITAL ONE BANK	-	800-955-7070
CBD	530 RIVERSIDE DR, SALISBURY MD 21801	(410) 742-9551
CBNA	50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007	888-574-1301
CHILD SUPP	311 W SARATOGA ST, BALTIMORE MD 21201	800-723-9937
CREDIT ONE	PO BOX 98875, LAS VEGAS, NV 89193	877-825-3242
DCU -MTG	229 DONALD LYNCH BV, MARLBOROUGH, MA 01752	800-328-8797
DIGITAL EFCU	141 PARKER ST, MAYNARD MA 01754	800-328-8797
DIGITAL FED CREDIT UNI	220 DONALD LYNCH BLVD, MARLBOROUGH MA 01752	800-328-8797
FIRST PREMIER	500 DELAWARE SUITE 7 TAPE ONLY, SIOUX FALLS, SD 57104	605-357-3440
FIRST PREMIER CREDITCA	601 S MINNESOTA AVE, SIOUX FALLS, SD 57104	800-987-5521
FST PREMIER	3820 N LOUISE AVE, SIOUX FALLS, SD 57107	800-584-7097
GEGRB/WALMART	PO BOX 865024, ORLANDO, FL 32896	877-294-7880
GEMB/WALMART	-	800-957-0832
MD DIST BK	101 WEST LOMBARD ST SUITE 8530, BALTIMORE, MD 21201	410-962-2688
MERCURY CARD/FB&T	700 22ND AVENUE SOUTH, BROOKINGS, SD 57006	800-658-3660
MERCURY CARD/FB&T/TSYS	2220 6TH ST, BROOKINGS, SD 57006	605-898-2200
MUNOPL ECU	401 E FAYETTE STREET, BALTIMORE, MD 21202	410-752-8313
NASA ECU	ATTN LOAN SERVICING DPT 600 PRINCE GEORGE'S BLVD, UPPER MARLBORO, MD 20774	888-627-2328
NAVY FEDERAL CR UNION	PO BOX 3700, MERRIFIELD, VA 22119	888-842-6328
PENTAGON	P O BOX 1432, ALEXANDRIA VA 22313	800-970-7766 heloc

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SEND TO: APEX MORTGAGE LLC
CUST. [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21046

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/16/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XPYU/EF
PRICE: \$19.55

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
PENTAGON FEDERAL CR UN	1001 N FAIRFAX ST, ALEXANDRIA, VA 22314	800-247-5626
PENTAGON FEDERAL CR UNION	PO BOX 1432, ALEXANDRIA, VA 22313	800-247-5626
PENTAGONBC	PO BOX 1432 BANKCARD, ALEXANDRIA, VA 22313	703-838-1000
PFCU TCS	P.O. BOX 1432, ALEXANDRIA, VA 22313	703-838-1000
TOWER FCU	7801 SANDY SPRING RD ATTN MS 470, LAUREL, MD 20707	301-497-7000
TOWER FEDERAL C U	7901 SANDY SPRING RD, LAUREL, MD 20707	301-497-7000
TOWER FEDERAL CREDIT	7901 SANDY SPRINGS, LAUREL, MD 20707	800 787 8328
TOWER MC	P.O. BOX 123, ANNAPOLIS JUNCTION, MD 20701	301-497-7000
US BKPT CO MD BALT	101 WEST LOMBARD RM 919, BALTIMORE, MD 20858	410-962-2688
US BKPT CT MD BALTIMOR	101 W LOMBARD ST, BALTIMORE, MD 21201	BY MAIL ONLY
VERIZON	PO BOX 650584, DALLAS, TX 75265	877-325-5158

REMARKS

3 - CONSUMER STATEMENT: MY AUTO LOAN ACCT 9527 WITH NAVY FCU WAS CLOSED IN BANKRUPTCY

DISCLAIMER

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com/reportaccess

TRANSUNION
PO BOX 2000
CHESTER, PA 18016
800-916-8800
transunion.com/myoptions

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/ifcra

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SEND TO: APEX MORTGAGE LLC
CUST. # [REDACTED]
8850 COLUMBIA 100 PKWY STE 215, COLUMBIA, MD
21045

REQUESTED BY: JOSEPH ONUMONU
DATE: 2/18/2021

FILE #: [REDACTED]
REF. #: [REDACTED]
REPOSITORIES: XP/TU/EF
PRICE: \$19.55

TREND SUMMARY

PAYMENT BEHAVIOR:	REVOLVING	PAYMENT RATIO:					0.00 %
<hr/>							
REVOLVING ACCOUNTS							
	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO	
# OPEN ACCOUNTS	4	4	4	4	5	6	
# ACTIVE ACCOUNTS	1	3	2	4	3	3	
CREDIT LIMIT	2030	7250	7250	8150	6150	5450	
PREV BALANCE	173	366	92	2267	4713	0	
BALANCE	216	1103	366	2052	4639	2511	
SCHEDULED PAYMENT	42	91	40	95	122	109	
ACTUAL PAYMENT	0	59	0	350	300	1120	
NON-REVOLVING ACCOUNTS							
	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO	
BALANCE	95	4044	4095	0	0	1026	
PAYMENT	0	72	0	0	0	1346	

*** END OF REPORT 2/16/2021 12:06:04 PM ***

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER;
M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

The information is furnished in response to an inquiry for the purpose of evaluating credit risk. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquiry has agreed to indemnify the reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and comply with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FHMA, FHMC, FIA, VA and the Farmers Home Administration.

APEX MORTGAGE LLC
8850 COLUMBIA 100 PKWY STE 215
COLUMBIA, MD 21045
4107154567

REPORT #: [REDACTED]

RETURN SERVICE REQUESTED

JOSEPH O ONUMONU
4803 CIRCLING HUNTER DIVE, APT 104
COLUMBIA, MD 21045

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score:	610 Source: EXPERIAN
Model: EXPERIANFAIR, ISAAC (VER: 2) Date: 02/16/21	
Understanding Your Credit Score	
What you should know about credit scores:	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score:	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores:	<p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers:	Your credit score ranks higher than 22 percent of U.S. consumers.
Key factors that adversely affected your credit score:	<ul style="list-style-type: none"> SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN NUMBER OF ACCOUNTS WITH DELINQUENCY LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED TOO MANY INQUIRIES LAST 12 MONTHS
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/credit/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

72-13

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

2021 SEP 28 PM 1:34
COLUMBIA HONARD CO

22-14

APEX MORTGAGE LLC
8850 COLUMBIA 100 PKWY STE 216
COLUMBIA, MD 21045
4107154567

NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE

ONUMONU, JOSEPH O
4803 CIRCLING HUNTER DIVE, APT 104
COLUMBIA, MD 21045

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

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If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19018	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

The following information about your credit scores was created on 2/16/2021.

SCORE MODELS

560 EQUIFAX/FICO CLASSIC V5 FACTA

RANGE: 334-818

JOSEPH O ONUMONU - [REDACTED]

00038 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00016 NUMBER OF ACCOUNTS WITH DELINQUENCY
00034 AMOUNT OWED ON DELINQUENT ACCOUNTS
FA NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

628 TRANSUNION/FICO CLASSIC (04)

RANGE: 309-839

JOSEPH ORISELOKA ONUMONU - [REDACTED]

038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
016 NUMBER OF ACCOUNTS WITH DELINQUENCY
010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
FA INQUIRIES IMPACTED THE CREDIT SCORE

2021 SEP 23 PM 1:34
JOHN DISHARD CO

SCORE MODELS

610 EXPERIAN/FAIR, ISAAC (VER. 2)

RANGE: 300-850

JOSEPH O ONUMONU - [REDACTED]

38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 NUMBER OF ACCOUNTS WITH DELINQUENCY
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
08 TOO MANY INQUIRIES LAST 12 MONTHS

Borrower Signature _____ Date _____

2021 SEP 28 11:13 AM
JULIUS BOARD CO

CONSUMER EXPLANATION LETTER

FILE #: [REDACTED]
 REFERENCE #: [REDACTED]
 APPLICANT: ONUMONU, JOSEPH O
 CO-APPLICANT:
 ADDRESS: 4803 CIRCLING HUNTER DIVE, APT 104
 COLUMBIA, MD 21045

CREDIT REPORT PROVIDED BY:
 CREDIT PLUS
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 VOICE: (800) 258-3488
 FAX: (800) 258-3287

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to APEX MORTGAGE LLC in association with your recent application.

A brief statement may be required by APEX MORTGAGE LLC to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to APEX MORTGAGE LLC promptly. If you are unsure of the explanation(s) required, please contact APEX MORTGAGE LLC.

IT IS VERY IMPORTANT that you respond to APEX MORTGAGE LLC IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CREDIT PLUS.

Please return this letter to:
 APEX MORTGAGE LLC
 8850 COLUMBIA 100 PKWY STE 215
 COLUMBIA, MD 21045
 Phone: 410-154567

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION
 PO BOX 2000
 CHESTER, PA 19018
 800-916-8800
transunion.com/myoptions

EXPERIAN
 PO BOX 2002
 ALLEN, TX 75013
 888-397-3742
www.experian.com

EQUIFAX
 PO BOX 740241
 ATLANTA, GA 30374
 800-685-1111
www.equifax.com/fcra

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

DEROGATORY ACCOUNTS

ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	DELINQ 120+
REV	02/21	\$2000	\$43				
ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	DELINQ 120+
REV	02/21	\$2000	\$43				
TERM	OPENED	BALANCE	PAST DUE	09/20	10/20	02/21	
MIN	03/20	\$261	\$173			01/21	
						12/20	
						11/20	

ACCOUNT CLOSED AT CONSUMER'S REQUEST

EXPLANATION:

OUTCOME:

ACCT TYPE

ACCT TYPE

B / B

SOURCE

XP/TU/EF

UTILITY COMPANY

EXPLANATION:

OUTCOME:

2021 SEP 21
 COLLECTION
 1:34
 JOHN LIST INCORPORATED CO

CONSUMER EXPLANATION LETTER

FILE #: [REDACTED]
 REFERENCE #: [REDACTED]
 APPLICANT: ONUMONU, JOSEPH O
 CO-APPLICANT:
 ADDRESS: 4803 CIRCLING HUNTER DIVE, APT 104
 COLUMBIA, MD 21045
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 CREDIT PLUS
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 VOICE: (800) 258-3488
 FAX (800) 258-3287

DEROGATORY ACCOUNTS

2200333

ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	NO REV	LAST DATE	DLA
B / B	INST	08/19	\$0	\$0	0	0	0		PD WAS 120+	
SOURCE	TERM	05/08	BALANCE	PAST DUE						
EF			\$0	\$0				94	09/16	09/16

CHILD/FAMILY SUPPORT OBLIGATION; ACCOUNT CLOSED BY CREDIT GRANTOR

EXPLANATION:

OUTCOME:

2200433

ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	NO REV	LAST DATE	DLA
B / B	REV	10/20	\$900	\$0	30	60	90+		DELINQ 80	
SOURCE	TERM	11/18	BALANCE	PAST DUE						
XP/TU/EF			\$0	\$0	07/20	08/20	09/20	22	10/20	04/20

ACCOUNT CLOSED BY CONSUMER

EXPLANATION:

OUTCOME:

2200533

ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	NO REV	LAST DATE	DLA
B / B	REV	01/21	\$1000	-	30	60	90+		BANKRUPTCY	
SOURCE	TERM	11/18	BALANCE	PAST DUE						
XP/TU/EF			-	-	10/17	-	-	50	10/17	08/17

CHAPTER 7 BANKRUPTCY

EXPLANATION:

OUTCOME:

2200633

ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	NO REV	LAST DATE	DLA
B / B	OPEN	03/18	\$5000	\$	30	60	90+		BANKRUPTCY	
SOURCE	TERM	09/16	BALANCE	PAST DUE						
XP/TU			-	-	10/17	-	-	17	10/17	09/17

CHAPTER 7 BANKRUPTCY

EXPLANATION:

OUTCOME:

2200733

ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	NO REV	LAST DATE	DLA
B / B	REV	03/18	-	-	30	60	90+		BANKRUPTCY	
SOURCE	TERM	03/16	BALANCE	PAST DUE						
EF			-	-	-	-	-		10/17	09/17

BANKRUPTCY CHAPTER 7; ACCOUNT CLOSED BY CREDIT GRANTOR; BANKRUPTCY DISCHARGED

EXPLANATION:

OUTCOME:

2200833

D2-18

CONSUMER EXPLANATION LETTER

FILE #: [REDACTED]
 REFERENCE #: [REDACTED]
 APPLICANT: ONUMONU, JOSEPH O
 CO-APPLICANT:
 ADDRESS: 4803 CIRCLING HUNTER DIVE, APT 104
 COLUMBIA, MD 21045
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 CREDIT PLUS
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 VOICE: (800) 258-3488
 FAX (800) 258-3287

DEROGATORY ACCOUNTS										
ECOA/WHOSE B/B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	BANKRUPTCY		
SOURCE	INST	01/21	\$5000	-	-	-	-			
XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE	-	-	-	NO REV	LAST LATE	DLA
	036	11/15	-	-	-	-	-	-	-	09/17

BANKRUPTCY CHAPTER 7: UNSECURED; BANKRUPTCY DISCHARGED

EXPLANATION:

OUTCOME:

ECOA/WHOSE B/B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	BANKRUPTCY		
SOURCE	REV	01/21	\$5000	-	0	0	0			
XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE	-	-	-	NO REV	LAST LATE	DLA
	-	11/16	-	-	-	-	-	50	-	02/18

CHAPTER 7 BANKRUPTCY

EXPLANATION:

OUTCOME:

ECOA/WHOSE B/B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	BANKRUPTCY		
SOURCE	REV	02/21	\$10000	-	09/17	10/17	-	NO REV	LAST LATE	DLA
XP/TU	TERM	OPENED	BALANCE	PAST DUE	-	-	-	79	10/17	08/17
	-	08/14	-	-	-	-	-	-	-	-

CHAPTER 7 BANKRUPTCY

EXPLANATION:

OUTCOME:

ECOA/WHOSE B/B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	BANKRUPTCY		
SOURCE	REV	02/21	-	-	-	-	-	NO REV	LAST LATE	DLA
EF	TERM	OPENED	BALANCE	PAST DUE	-	-	-	-	-	09/17
	-	08/14	-	-	-	-	-	-	-	-

BANKRUPTCY CHAPTER 7; BANKRUPTCY DISCHARGED

EXPLANATION:

OUTCOME:

PUBLIC RECORDS										
ECOA/WHOSE B/B	FILE DATE	AMOUNT	STATUS DATE	DISCHARGED						
SOURCE	11/17	-	03/18							
XP/TU/EF	US BKPT CT MD BALTIMOR	PLAINTIFF	ACTION TYPE	CHAPTER 7 BANKRUPTCY						
	Docket # [REDACTED]	-	-							

***-DSP-03/18

EXPLANATION:

OUTCOME:

CONSUMER EXPLANATION LETTER

FILE #: [REDACTED]
 REFERENCE #: [REDACTED]
 APPLICANT: ONUMONU, JOSEPH O
 CO-APPLICANT:
 ADDRESS: 4803 CIRCLING HUNTER DIVE, APT 104
 COLUMBIA, MD 21045
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 CREDIT PLUS
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 VOICE: (800) 258-3488
 FAX (800) 258-3287

ADDRESSES

Address	Time Frame	Source	Do You Currently Own This Property?
001. N/A Explanation:		TU-B	<input type="radio"/> YES <input type="radio"/> NO
002. 13912 CASTLE BLVD APT 203, SILVER SPRING, MD 20904 Explanation:	05/18 - 05/18	EF-B	<input type="radio"/> YES <input type="radio"/> NO
003. 4801 TEAL WING CT 104, COLUMBIA, MD 21045 Explanation:	05/13 - 05/13	TU-B	<input type="radio"/> YES <input type="radio"/> NO
004. 4803 CIRCLING HUNTER DIVE, APT 104, COLUMBIA, MD 21045 Explanation:	CURRENT	User Supplied-B	<input type="radio"/> YES <input type="radio"/> NO
005. 4803 CIRCLING HUNTER DR 104, COLUMBIA, MD 21045 Explanation:	12/18 - 12/18	TU-B	<input type="radio"/> YES <input type="radio"/> NO
006. 4803 CIRCLING HUNTER DR APT 104, COLUMBIA, MD 21045 Explanation:	12/18 - 02/21	EF-B	<input type="radio"/> YES <input type="radio"/> NO
007. 4803 CIRCLING HUNTER DR, COLUMBIA, MD 21045 Explanation:	12/20 - 12/20	XP-B	<input type="radio"/> YES <input type="radio"/> NO
008. 7510 MONARCH MILLS WAY 403, COLUMBIA, MD 21046 Explanation:	11/18 - 11/18	TU-B	<input type="radio"/> YES <input type="radio"/> NO
009. 7510 MONARCH MILLS WAY APT 403, COLUMBIA, MD 21046 Explanation:	07/18 - 11/18	XP-B	<input type="radio"/> YES <input type="radio"/> NO
010. PO BOX 1221, COLUMBIA, MD 21044 Explanation:	01/11 - 12/18, 10/11 - 02/21	XP/EF-B	<input type="radio"/> YES <input type="radio"/> NO

 2023 SEP 20 3:11:34 PM
 JUTH DIST HONORARY CO

INQUIRIES (LAST 120 DAYS)

*** NONE ***

CONSUMER EXPLANATION LETTER

FILE #: [REDACTED]
 REFERENCE #: [REDACTED]
 APPLICANT: ONUMONU, JOSEPH O
 CO-APPLICANT:
 ADDRESS: 4803 CIRCLING HUNTER DIVE, APT 104
 COLUMBIA, MD 21045
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 CREDIT PLUS
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 VOICE: (800) 258-3488
 FAX (800) 258-3287

NAME VARIATION			
APPLICANT	Name	Source	Explanation
001.	ONUMONU JOSEPH	XP	
ADDITIONAL REMARKS			
*** NONE ***			
2/16/2021 12:06:07 PM			

Borrower Signature _____ Date _____

** REMIT ALL CORRESPONDENCE TO:
 APEX MORTGAGE LLC
 8850 COLUMBIA 100 PKWY STE 215
 COLUMBIA, MD 21045

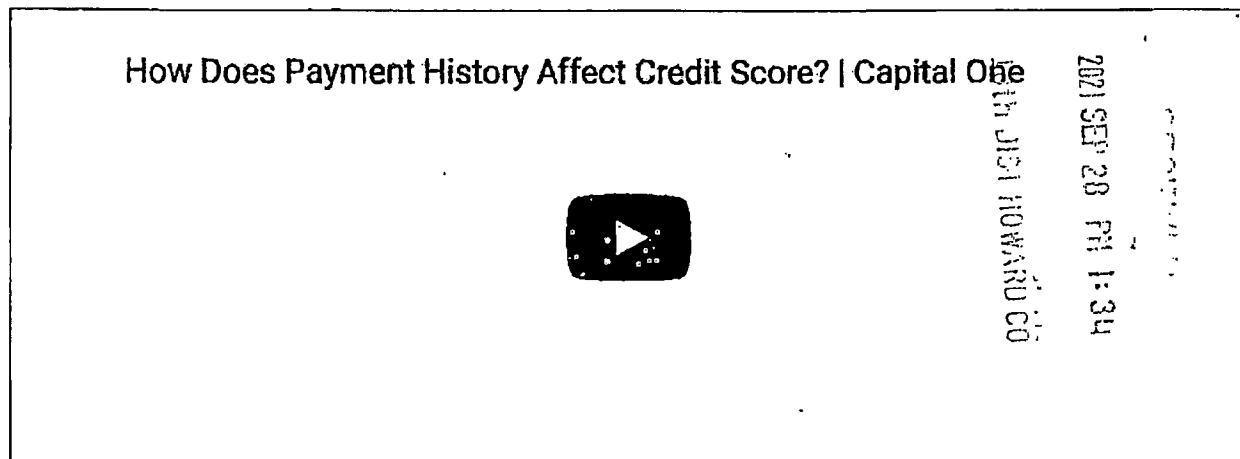
2021 SEP 28 PM 1:30
 LON DON HAWARD CO



How Does Payment History Affect Your Credit Scores?

Learn about how on-time and late payments can impact your credit scores

September 17, 2020 | 2 min video



Feedback

When it comes to paying bills, timing is everything. That's because your payment history is an important factor used to calculate your credit score. Lenders and creditors use your credit score to make decisions about offering you things like credit cards, auto loans and mortgages.

What exactly is payment history? How can it impact your credit score? And how can you improve your payment history? Read on for the answers to these questions and more.

Monitor Your Credit for Free

Join the millions using CreditWise from Capital One.

Take A Look

What Is Payment History?

As the Consumer Financial Protection Bureau (CFPB) explains, credit reports include financial information submitted by creditors like lenders and credit card companies. And your payment history is an important part of your credit report. It shows payment information about your credit accounts and might include things like

- The number of accounts you've paid on time.
- How much money you owe to delinquent accounts or collections.
- How long overdue your payments are or have been in the past.
- The number of times that past due items appear in your credit history.
- How much time has passed since you've had delinquencies, collections items or bankruptcies.

What Kinds of Accounts Are Considered in Payment History?

The types of accounts that can influence your payment history may include

- Credit cards.
- Installment loans like auto loans, mortgages and student loans.
- Consumer finance company loans.

Bankruptcies, wage attachments and lawsuits are also considered with your payment history and can negatively impact your credit score.

How Does Payment History Impact Credit Scores?

Remember, your credit score gives lenders an idea of how likely you are to pay back your loans.

This might explain why your payment history is an important factor used to calculate your score. And the better your payment history, the better your credit score might be.

Keep in mind that there are many credit scores out there, each with its own scoring model. FICO® and VantageScore® provide some of the most commonly used credit scores.

Feedback

How those companies calculate scores may differ. But their calculations are based on much of the same information from your credit report—including your payment history.

How Long Can Negative Information Affect Credit Scores?

Negative information in your payment history could affect your credit score for years. Just how long depends, but the CFPB explains that negative information can generally stay on your credit report for up to seven years.

Some negative information—like bankruptcies, lawsuits or judgments against you—can stay on your report for even longer. But depending on the scoring model, older negative information may count less than more recent information. And negative information with smaller dollar amounts could count less than negative information with larger amounts.

Keep in mind, negative information like late credit card payments could come with other consequences, including late fees and interest rate increases. And if you don't pay on time, you might not be able to use your card for new purchases until your account is current. You should check your credit card's terms and conditions and your customer agreement to understand how you could be impacted by a late payment by your issuer.

When a credit card account goes 180 days—a full six months—past due, the credit card issuer must close and charge off the account. And some issuers may charge off overdue accounts sooner.

Charging off an account means that it's permanently closed and written off as a loss to the company. But the debt is still owed.

Are There Ways to Help Improve Your Payment History?

If you don't have the greatest payment history, you can always work to improve it. These tips may help:

Pay Bills on Time

Paying your bills may feel like a struggle when money's tight. But paying bills on time is the best way to start getting your payment history back on track. You might set up a budget, automatic payments or reminder alerts to help you.



Keeping Your Accounts Current

Feedback

Remember, older negative information may affect your credit score less than more recent negative information. So the longer you pay your bills on time, the better it is for your payment history. And the better it could be for your credit score. Making the minimum payment on credit accounts—like your credit card—may help keep your account current and in good standing.

Contact Your Lenders and Creditors

If you're struggling to pay bills, consider getting in touch with your lenders for help. Credit card companies, for example, work every day with people who can't pay their bills. They may be able to work with you if you're concerned you might miss upcoming payments.

And if you're a Capital One customer and having trouble making payments, you should contact Capital One directly to discuss potential options.

Monitoring Your Credit

It's a good idea to monitor your credit as you work to improve your payment history. And while your credit score may paint a general picture of your creditworthiness, a full credit report can offer much more detail.

Learn how to get free copies of your credit reports from all three major credit bureaus—Equifax®, Experian® and TransUnion®—by calling 877-322-8228 or visiting AnnualCreditReport.com.

And with CreditWise from Capital One, you can access your free TransUnion credit reports and weekly VantageScore 3.0 credit score anytime, without negatively impacting your score. You can even see the potential impacts of financial decisions on your credit score before you make them with the CreditWise Simulator. CreditWise is free and available to everyone—not just Capital One customers.

Learn more about Capital One's response to COVID-19 and resources available to customers. For information about COVID-19, head over to the Centers for Disease Control and Prevention.

Government and private relief efforts vary by location and may have changed since this article was published. Consult a financial adviser or the relevant government agencies and private lenders for the most current information.

We hope you found this helpful. Our content is not intended to provide legal, investment or financial advice or to indicate that a particular Capital One product or service is available or right for you. For specific advice about your unique circumstances, consider talking with a qualified professional.



Feedback

Our CreditWise score is calculated using the TransUnion® VantageScore® 3.0 model, which is one of many credit scoring models. It may not be the same model your lender uses, but it is an accurate measure of your credit health. The availability of the CreditWise tool depends on our ability to obtain your credit history from TransUnion. Some monitoring and alerts may not be available to you if the information you enter at enrollment does not match the information in your credit file at (or you do not have a file at) one or more

How Does Payment History Affect Credit Scores? | Capital One

<https://www.capitalone.com/learn-grow/money-management/payment...>

consumer reporting agencies.

The CreditWise Simulator provides an estimate of your score change and does not guarantee how your score may change.

RELATED CONTENT

MONEY MANAGEMENT

Here's What You Should Know About Late Credit Card Payments

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What Affects Your Credit Scores?

Learn about the different factors that can impact your credit scores

September 14, 2021 | 6 min read

You might know that credit-scoring companies use the information from your credit reports to calculate your credit scores. But what kinds of information are your scores based on? And how does that information impact your scores?

Read on to learn about what does and doesn't impact your credit scores.

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Factors That Affect Your Credit Scores

There are a few different factors that affect your credit scores:

- Payment history
- Debt
- Credit age
- Credit mix
- New credit applications

How they affect your scores depends on the credit-scoring model and the company doing the scoring.

As the Consumer Financial Protection Bureau (CFPB) explains, FICO® and VantageScore® are the two credit-scoring companies that provide some of the most commonly used scores. So let's take a look at each of the different factors and how they can affect your scores from FICO and VantageScore.

Payment History

Payment history is a key part of your credit history. It shows how well you've done with making payments on time.

Both FICO and VantageScore put a lot of weight on payment history when calculating your credit scores. In fact, it's the No. 1 scoring factor at FICO and accounts for 35% of your FICO score.

Why does payment history get so much attention? Because it can be a strong indicator of how you might handle payments in the future. And falling behind on payments could lead to negative information—which includes things like late credit card payments and charge-offs—that can negatively impact your credit.

Debt

Credit-scoring models consider how much unpaid debt you currently have across all of your accounts. And they pay close attention to your credit utilization ratio—a ratio that reflects how much of your available credit you're using.



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Your credit utilization ratio is typically expressed as a percentage. According to the CFPB, experts recommend keeping your credit utilization below 30% of your total available credit. That's because a low credit utilization ratio could be a sign that you're using your credit responsibly and not overspending.

Credit Age

Your credit age shows how long you've had your accounts open. "A longer credit history will always have a positive effect on FICO scores," according to FICO.

That's because, as the CFPB explains, "Credit scores are based on experience over time. The more experience your credit report shows with paying your loans on time, the more information there is to determine whether you are a good credit recipient."

Credit Mix

Your credit mix is made up of the different types of credit accounts you have. It takes into account both your revolving credit—like credit cards, personal lines of credit and home equity lines of credit—and your installment loans. Auto loans, mortgages, student loans and personal loans are all examples of installment loans.

Your credit mix is important because it shows how much experience you have with handling different types of credit. But keep in mind that a diverse credit mix won't help your credit scores if you don't use your credit responsibly.

New Credit Applications

This factor takes into account how many times you've recently applied for credit. The effect on your scores might be minor, but a lot of new hard credit inquiries could still give a negative impression to lenders.

"Credit scoring formulas look at your recent credit activity as a signal of your need for credit. If you apply for a lot of credit over a short period of time, it may appear to lenders that your economic circumstances have changed negatively," says the CFPB.

How FICO Views Credit Score Factors

FICO is clear about how it weighs each of those factors. Payment history makes up 35% of FICO's scoring, and debt accounts for 30%. Credit age makes up 15% of the score. And credit mix and new credit account for 10% each.

How VantageScore Views Credit Score Factors

While VantageScore doesn't give percentages, it's clear about what's crucial to its scoring. VantageScore says your unpaid debt is extremely influential. Credit mix is highly influential. Payment history is moderately influential. And credit age and new credit are less influential.



Factors That Don't Affect Your Credit Scores

While many factors affect your credit scores, some things have no effect at all. These include things like:

- Your color, race, religion and sex.

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- Your marital status.
- Where you're from and where you live.
- Credit checks by employers.
- Checking your own credit reports and credit scores.

You might be wondering: Does paying bills affect your credit scores? The answer depends on the type of bill, whether your payments are reported to the credit bureaus, and how the scoring model considers that information.

Does Having a Credit Application Denied Hurt Your Credit Scores?

Getting denied for a credit card doesn't affect your credit scores directly. However, applying for credit may lower your credit scores—usually by just a few points, according to FICO—because it triggers a hard inquiry. That's why the CFPB recommends applying only for the credit you need.

Want a better idea of whether you might be approved before you trigger a hard inquiry? Pre-approval or pre-qualification can help you find out whether you might be eligible for a credit card or loan before you even apply.

With Capital One's pre-approval tool, for example, you can find out whether you're pre-approved for some of Capital One's credit cards before you submit an application. It's quick and only requires some basic information. And checking to see whether you're pre-approved won't impact your credit scores, since it only requires a soft inquiry.

Monitor Your Credit for Free With CreditWise From Capital One

It's important to regularly monitor your credit if you're trying to maintain your credit or improve your credit scores. Monitoring your credit can help you see exactly where you stand—and how much progress you've made.

One way to monitor your credit is with CreditWise from Capital One. CreditWise gives you access to your free TransUnion® credit report and weekly VantageScore 3.0 credit score anytime. And using it won't hurt your scores. You can even explore the potential impact of your financial decisions before you make them with the CreditWise Simulator.

CreditWise is free and available to everyone—even if you're not a Capital One customer.



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You can also get free copies of your credit reports from all three major credit bureaus Equifax®, Experian® and TransUnion. Call 877-322-8228 or visit AnnualCreditReport.com to learn more. Keep in mind that there may be a limit on how often you can get your reports. You can check the site for more details.

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Your CreditWise score is calculated using the TransUnion® VantageScore® 3.0 model, which is one of many credit scoring models. It may not be the same model your lender uses, but it is an accurate measure of your credit health. The availability of the CreditWise tool depends on our ability to obtain your credit history from TransUnion. Some monitoring and alerts may not be available to you if the information you entered at enrollment does not match the information in your credit file at (or you do not have a file at) one or more consumer reporting agencies.

The CreditWise Simulator provides an estimate of your score change and does not guarantee how your score may change.

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